



## TRAVEL INSURANCE FOR HSBC ADVANCE CREDIT CARD HOLDERS POLICY WORDINGS

(Applicable only to trips commencing from 3 June 2019 onwards)

This insurance is arranged by HSBC Bank (Singapore) Ltd for the benefit of the Cardholder or/and his/her Family as herein defined. The Policy, P2154837, is issued and underwritten by AXA Insurance Pte Ltd. In consideration of the payment of the premium by HSBC, AXA agrees to provide coverage under the Policy whilst the Policy is in force and in accordance with the terms of this Policy.

The benefit under this insurance is provided free of charge to Cardholders who will have the right to make claims on their own behalf with AXA as the Insured Persons of this Policy within the relevant terms, conditions, exclusions and claims procedures as stated herein.

### PART (A): SCHEDULE OF BENEFITS

Section	Benefits	Maximum Limits Payable
<b>Personal Accident</b>		
1	<b>Accidental Death and/or Permanent Disablement</b> Cardholder and Spouse Cardholder's Child(ren) Cardholder's Other Family Members (Parents / Parents-in-law / Siblings)	\$500,000 per person \$100,000 per person \$500,000 per person
2	<b>Funeral Expenses or Repatriation of Mortal Remains</b>	\$3,000 per person (Max \$6,000 per family)
<b>Travel Inconvenience</b>		
3	<b>Trip Cancellation</b>	\$2,000 per person (Max \$4,000 per family)
4	<b>Travel Delay</b>	\$500 per person (Max \$500 per family)
5	<b>Missed Flight Connection</b>	\$300 per person (Max \$600 per family)
6	<b>Luggage Delay</b>	\$200 per person (Max \$200 per family)
7	<b>Loss of Luggage</b>	\$500 per person (Max \$1,000 per family)



## PART (B): DEFINITIONS

Some words and phrases in this Policy have special meanings. These words and phrases have the following meanings wherever they appear in the Policy.

TERM	MEANING
Accident	A sudden and unforeseen event that solely and independently results in Injury, disablement or death and which is not caused by any illness or medical condition.
Deposit	Any sum required to be pre-paid to a tour operator, a Public Transport operator or the operator of any accommodation which the Insured Person has fully charged to a HSBC Card and is unable to recover or obtain a refund by reason of Trip Cancellation.
Doctor	<p>A registered practitioner qualified by a medical degree in western medicine who is licensed and practicing within the scope of his license according to the laws of the country in which such practice is maintained.</p> <p>The Doctor cannot be the Insured Person, his/her business partner, agent, employer or employee, or a person related to the Insured Person's by blood, marriage or adoption.</p> <p>Any reference to "Doctor" in this Policy shall mean, wherever appropriate, a general practitioner and/or specialist.</p>
Family Member(s)	<p>The Insured Person's</p> <ol style="list-style-type: none"> <li>1. Legal spouse</li> <li>2. Parents and/or parents-in-law</li> <li>3. Siblings</li> <li>4. Legitimate child who is between one (1) and twenty-five (25) years of age, not married, not employed and is residing in the same household and in the same country of residence as the Cardholder</li> </ol>
Home Country	The country, outside of Singapore, which the Insured Person is granted rights of citizenship or permanent residence by the respective governmental authorities.
Injury	Bodily injury, resulting directly, solely and independently of any other cause by an Accident and which does not result from any illness, sickness or disease.
Insured Person(s)	<ol style="list-style-type: none"> <li>1. HSBC Advance Credit Card holder who has fully charged the fare of his/her Public Transport of his/her overseas trip to the HSBC Advance Credit Card;</li> <li>2. HSBC Advance Credit Card holder's Family Members who have fully charged the fare of his/her Public Transport of his/her overseas trip to the HSBC Advance Credit Card.</li> </ol>
Loss	<ol style="list-style-type: none"> <li>(a) In connection with a limb, "Loss" means the complete severance of a hand at or above the wrist or of a foot above the ankle joint, or the total and permanent functional disablement of an entire hand, arm, foot or leg.</li> <li>(b) In connection with finger, "Loss" means complete severance of, or irrecoverable loss of use of, finger(s) at or above the metatarsophalangeal or metatarsophalangeal joints.</li> <li>(c) In connection with an eye, "Loss" means total and irrecoverable loss of sight beyond remedy by surgical or other treatment.</li> </ol>
Occupation	The Insured Person's full-time or part-time gainful employment, profession or any other work which the Insured Person has been trained to perform for an income, remuneration or profit.
Period of Insurance	The period during which the cover under this Policy is effective, as specified in the Policy Schedule to HSBC.
Permanent Disablement	<p>Injury which:</p> <ol style="list-style-type: none"> <li>(a) falls into one of the defined Injuries listed from Items (b) to (h) in the Scale of Compensation under Section 1; and</li> <li>(b) has lasted for at least 12 months from the date of the Accident; and</li> <li>(c) is medically certified to have no hope of improvement at the end of that period.</li> </ol>



Permanent Total Disablement	<p>Injury which:</p> <p>(a) totally disables and prevents the Insured Person from engaging in, performing, or attending to any business or Occupation of any and every kind, or if the Insured Person has no business or Occupation, from attending to his usual duties; and</p> <p>(b) has lasted for at least 12 months from the date of the Accident; and</p> <p>(c) is medically certified to have no hope of improvement at the end of that period.</p>
Pre-Existing Medical Condition	<p>Any Injury or Illness which:</p> <p>(a) The Insured Person has received medical treatment, diagnosis, consultation or prescribed drugs within 182 days prior to the commencement of his/her Trip; or</p> <p>(b) Symptoms or manifestations have existed, whether treatment was actually received within 182 days prior to the commencement of the Insured Person's Trip; or</p> <p>(c) A reasonable person in the circumstances would be expected to be aware of within 182 days prior to the commencement of the Insured Person's Trip.</p>
Premium Per Cardholder	<p>This is the premium rate agreed between the Bank and Us to be applied to the number of Cardholders for the purpose of calculating the Provisional Annual Deposit Premium and the actual premium payable.</p>
Public Transport	<p>Any land, sea, rail or air conveyance (such as bus, ferry, hovercraft, hydrofoil, ship, train, tram or underground train) that has fixed and established routes only and is operated under license by the respective country for the transportation of fare paying passengers.</p> <p>This excludes rental vehicles, taxis and all modes of transportation that are chartered or arranged as part of a tour, even if the services are regularly scheduled.</p>
Serious Injury or Illness	<p>Injury or illness, as the case may be, which is certified by a Doctor as life threatening and requires immediate medical or surgical treatment.</p>
Trip	<p>A journey undertaken by the Insured Person during the Period of Insurance and commencing in Singapore. The trip commences when the Insured Person leaves the place of residence or office for the place of embarkation, but not more than three (3) hours prior to the scheduled departure time, and ceasing upon the following, whichever is the earliest:</p> <ol style="list-style-type: none"> <li>1. The expiry of the Period of Insurance;</li> <li>2. The Insured Person's return to the permanent place of residence;</li> <li>3. Three (3) hours upon the Insured Person's arrival in Singapore.</li> </ol>
We, Us, Our	AXA Insurance Pte Ltd
You, Your, HSBC	HSBC Bank (Singapore) Ltd



## PART (C): DESCRIPTION OF BENEFITS

### SECTION 1: ACCIDENTAL DEATH AND/OR PERMANENT DISABLEMENT

If, during the Period of Insurance, the Insured Person suffers death or Permanent Disablement arising from an Accident occurring:

- (a) Anywhere in the world outside the Insured Person's country of domicile; and
- (b) Whilst the Insured Person is travelling on, boarding or alighting from a Public Transport;

We will pay the relevant percentage as set out in the Scale of Compensation, up to the sum insured specified under this section.

#### Scale of Compensation

Coverage	% of Sum Insured under this Benefit
(a) Death	100%
(b) Permanent Total Disablement	100%
(c) Loss of two (2) Limbs	100%
(d) Loss of sight in both eyes	100%
(e) Loss of one (1) Limb and Loss of sight in one (1) eye	100%
(f) Loss of one (1) Limb	50%
(g) Loss of sight in one (1) eye	50%
(h) Loss of a thumb and index finger of the same hand	25%

Special Conditions applicable to Section 1

1. The benefits are payable provided that:
  - (a) Accidental death occurs within one hundred and eighty (180) days from the date of Accident; and/or
  - (b) Permanent Disablement occurs within one hundred and eighty (180) days from the date of Accident; and
  - (c) The Permanent Disablement is listed in the Scale of Compensation table.
2. The benefit payable under Accidental death will be reduced by any benefit already paid under Permanent Disablement in respect of the same Injury.
3. If an Injury or a Permanent Disablement forms part of another Injury or Permanent Disablement, the highest of either benefits, but not both, will be payable and the total benefits payable under the Policy shall not exceed the Sum Insured under this Section.
4. Our maximum liability is 100% of the sum insured and We shall have no further liability under the Policy in respect of any Injury sustained thereafter.
5. Aggregate Limit
  - (a) The maximum benefit payable under this Section to the Cardholder and Family Member of the Cardholder arising out of the same Accident shall not exceed \$1,000,000.
  - (b) The maximum benefit payable under this Section occurring whilst a number of Insured Persons are together shall not exceed \$15,000,000 per event and/or conveyance in respect of Visa Infinite Card, Premier MasterCard, Advance Credit Card and Revolution Visa Credit Cards.
  - (c) In the event the maximum liability should exceed \$15,000,000 per event and/or conveyance, the limit amount shall be apportioned among the Insured Persons, but the sum shall not be greater than the maximum Sum Insured of each Insured Person.
6. Death shall be presumed by reason of the disappearance of the Insured Person following an Accident provided that one calendar year has passed since the disappearance and We, having examined all the evidence, are satisfied that the Insured Person has died as a result of Injury and on condition that a written undertaking is given to Us from the claimant that the death benefit payment will be immediately refunded to Us if the Insured Person is subsequently found to be alive.

### SECTION 2: FUNERAL EXPENSES OR REPATRIATION OF MORTAL REMAINS

If, during the Period of Insurance, the Insured Person suffers death during the Trip We will pay for:

- (a) The funeral expenses or costs of cremation necessarily and reasonably incurred at the place of death whilst overseas; or
- (b) The cost of repatriation of the Insured Person's remains to Singapore or the Home Country of the Insured Person, up to the sum insured specified under this section.



#### **Additional Exclusions**

In addition to the General Exclusions, We will not pay for any claim if:

1. The Insured Person has undertaken the Trip against the medical advice of his/her Doctor;
2. The Insured Person has undertaken the Trip for the purpose of obtaining or seeking any medical or surgical treatment.

#### **SECTION 3: TRIP CANCELLATION**

If, during the Period of Insurance, the Insured Person's scheduled Trip is cancelled within thirty (30) days from the date of commencement of the Trip due to any of the following events occurring before the scheduled date of departure, We will reimburse the fare and/or Deposit of the Public Transport and/or that the Insured Person has actually fully paid, up to the sum insured specified under this section:

- (a) Death, Serious Injury or Illness of the Insured Person;
- (b) Death, Serious Injury or Illness of Family Member(s) who is traveling on the same Trip.

#### **Additional Exclusions**

In addition to the General Exclusions, We will not pay for any claim in respect of:

1. The Insured Person is aware or ought to have known at the time of the booking of the Trip any event that renders the cancellation of the Insured Person's Trip highly possible (such as hospitalization of his/her Family Member or having received a terminal prognosis at the time of the booking of the Trip);
2. The Insured Person fails to notify the travel operator or provider of transport or accommodation immediately when it is found necessary for the Insured Person to cancel the Trip;

#### **SECTION 4: TRAVEL DELAY**

If, during the Period of Insurance, the departure of the Public Transport from a place of embarkation outside Singapore and in which the Insured Person is booked to travel is delayed for at least eight (8) hours from the scheduled time of departure stated in the Insured Person's itinerary due to:

- (a) Strike; or
- (b) Industrial action; or
- (c) Adverse weather conditions which leads to airspace or airport closure.; or
- (d) Mechanical breakdown of the Public Transport;

We will pay one hundred dollars (\$100) per Insured Person for each full eight (8) hours' delay, up to the sum insured specified under this section.

#### **Additional Exclusions**

In addition to the General Exclusions, We will not pay for any claim if:

1. The Insured Person fails to check in with the Public Transport operator according to the itinerary supplied to the Insured Person;
2. The Insured Person fails to obtain written confirmation from the Public Transport operator of the actual number of hours of delay and the reason for such delay to support his/her claim;
3. The delay is caused by strike or industrial action which already existed on the date of the booking the Public Transport;
4. The delay occurred whilst the Insured Person is still in Singapore.

#### **SECTION 5: MISSED FLIGHT CONNECTION**

If, during the Period of Insurance, the scheduled Public Transport which the Insured Person is travelling in arrives late at the point of transfer, causing him/her to miss the connecting scheduled Public Transport which he/she has a confirmed booking, and he/she cannot get an alternative transportation which departs within four (4) hours of his/her arrival at the connecting point, We will reimburse the necessary costs incurred by the Insured Person at the overseas connecting point before the next available connecting Public Transport, up to the sum insured specified under this section, for:

- (a) hotel accommodation; and/or
- (b) meals or refreshments;

Provided that the insured Person has received a confirmed reservation on the connecting Public Transport.



#### **Additional Exclusions**

In addition to the General Exclusions, We will not pay for any claim if:

- (a) An alternative onward Public Transport being made available to the Insured Person within four (4) hours from the actual arrival time of the incoming Public Transport to the connecting point;
- (b) The Insured Person fails to obtain written confirmation from the Public Transport operators confirming the delay and the missed connection.

#### **SECTION 6: LUGGAGE DELAY**

If, during the Period of Insurance, the Insured Person's check-in luggage with the Public Transport is delayed for more than six (6) hours, and less than forty-eight (48) hours upon his/her arrival at the scheduled overseas destination, We will reimburse the cost of essential items necessarily incurred to get the Insured Person through the period of the delay, up to the sum insured specified under this section.

"Essential items" refers to basic personal items such as toiletries and basic wear.

#### **Additional Exclusions**

In addition to the General Exclusions, We will not pay for any claim if:

1. The purchases being made within the first six (6) hours of the Insured Person's arrival at the scheduled overseas destination;
2. The purchases being made after the delivery of the luggage or after forty-eight (48) hours of the Insured Person's arrival at the scheduled overseas destination whichever is the earlier;
3. The check-in luggage was delayed in Singapore;
4. The Insured Person fails to produce the original receipt of purchase of the replacement items;
5. The Insured Person fails to obtain written confirmation from the Public Transport operators on the number of hours the check-in luggage has been delayed; and/or
6. The delay of luggage is not reported to the Public Transport immediately upon discovery.

For the same event, We will only pay claim from either Section 6 (Luggage Delay) or Section 7 (Loss of Luggage), but not from both.

#### **SECTION 7: LOSS OF LUGGAGE**

If, during the Period of Insurance, the Insured Person's check-in luggage with the Public Transport is delayed more than forty-eight (48) hours upon the Insured Person's arrival at the scheduled overseas destination, permanent place of residence or return to Singapore, his/her luggage is deemed permanently lost and We will reimburse him/her the cost of replacement of essential items in the check-in luggage, up to the sum insured specified under this section.

"Essential items" refers to basic personal items such as toiletries and basic wear.

#### **Additional Exclusions**

In addition to the General Exclusions, We will not pay for any claim if:

1. The Insured Person fails to produce the original receipt of purchase of the replacement items;
2. The Insured Person fails to obtain written confirmation from the Public Transport operators on the number of hours the check-in luggage has been delayed;
3. The Insured Person has already received compensation from the Public Transport provider;
4. The Insured Person fails to take all reasonable steps to recover loss or delay of luggage; and/or
5. The delay of luggage is not reported to the Public Transport immediately upon discovery.

For the same event, We will only pay claim from either Section 6 (Luggage Delay) or Section 7 (Loss of Luggage), but not from both.



## **PART (D): GENERAL EXCLUSIONS**

The exclusions listed here apply to the whole Policy. We will not pay any benefits from this Policy if the claim is caused directly or indirectly by any of these exclusions.

1. Suicide or any attempt thereof or deliberately inflicted, regardless whether sane, insane or under any mental distress.
2. Flying or other aerial activities except as a fare-paying passenger in a licensed passenger-carrying aircraft.
3. Any illegal act.
4. Participation (including any act of provocation) in strike, riot, civil commotion, hijack, murder or assault.
5. Detention or confiscation by customs or other authorities.
6. War, invasion, act of foreign enemy, hostilities or warlike operations (whether war be declared or undeclared), civil war, rebellion, revolution, insurrection or military or usurped power, terrorism howsoever arising or any act thereof.
7. Any act of nuclear, chemical or biological terrorism, regardless of any other cause or event contributing concurrently or in any other sequence to the Injury.
8. The fare of the Public Transport is not fully charged to the HSBC Advance Credit Card.
9. Any Pre-Existing Medical Conditions.
10. Travel in, to or through Afghanistan, Cuba, Democratic Republic of Congo, Iran, Iraq, Liberia, North Korea, Sudan or Syria.

## **PART (E): GENERAL CONDITIONS**

### **1. Entire Contract, Changes and Delivery of Notices**

- (a) This Policy is a contract between You and Us, and contains this Policy Wordings, the Policy Schedule and any endorsements.
- (b) We reserve the right to make changes to the Policy's terms and conditions by giving You a written notice of at least 30 days.
- (c) No intermediary has the authority to make changes to the terms and conditions of this Policy. Any changes to the terms and conditions of this Policy is only valid if We have given our agreement in writing.

### **2. Liability**

We will not be liable to pay any benefits under this Policy if You or any Insured Person:

- (a) Fail to fully and truthfully disclose to Us, all material information known (or which could reasonably be expected to be known), before inception of this Policy and upon each renewal;
- (b) Fail to properly observe and fulfil the terms and conditions of this Policy;
- (c) Make any untrue statement;
- (d) Omit, suppress or incorrectly state any material information affecting the risk; or
- (e) Make any claim that is fraudulent or exaggerated or make any false declaration or statement in support of a claim.

### **3. Claim Notification and Co-operation**

On the happening of any Accident likely to give rise to a claim under this Policy, the Insured Person (or his/her legal personal representative in the event of death) must promptly take reasonable steps to:

- (a) Obtain and follow medical advice from a Doctor;
- (b) Obtain a certificate from a Doctor confirming the nature and extent of his/her Injury or Permanent Disablement; and
- (c) Notify Us of the Accident.

The Insured Person (or his/her legal personal representative in the event of death) must complete Our claim form and send it to Us no later than thirty (30) days from the date of Accident and provide Us with any other information and/or documents or help which we may request to support the Insured Person's claim.



**4. Physical Examination and Autopsy**

We shall have the right through Our medical representatives to examine any Insured Person within the duration of any claim, and to require an autopsy in the case of death, where this is not forbidden by law or religious beliefs. We will bear the expenses incurred in such examinations, unless the claim is proved to be invalid, in which case We shall be entitled to recover all the expenses so incurred from the Policyholder.

**5. To Whom Payments Are To Be Made**

All benefits payable under this Policy shall be paid to the Insured Person. In the event of death of the Insured Person, payment under the Policy is payable to the estate of the Insured Person.

**6. Fraudulent, Wilful or Wilfully Negligent Acts**

If a claim under this Policy is made with the knowledge of the claim to be dishonest, intentionally exaggerated or fraudulent in any way, or if any false declaration or statement to support the claim is given, We will not pay the claim and reserve the right to lodge a report with any relevant authorities in relation to any such dishonest claim.

**7. Assignment**

This Policy is not assignable. We shall not be affected by notice of any trust, charge, lien, assignment or other dealing with this Policy.

**8. Arbitration**

- (a) All disputes arising out of this Policy may be submitted to the Singapore Mediation Centre for settlement by mediation in accordance with the mediation procedure for the time being in force, if the parties so agree. The parties agree to take part in the mediation in good faith and undertake to honour the terms of any settlement reached.
- (b) If any dispute is not referred to mediation or if mediation fails, the dispute has to be referred to and finally resolved by arbitration in Singapore with the Arbitration Rules of the Singapore International Arbitration Centre (“SIAC Rules”) for the time being in force, which rules are deemed to be incorporated by reference in this clause.
- (c) The tribunal shall consist of one arbitrator. The language of the arbitration shall be English.

**9. Governing Law**

This Policy shall be governed by and interpreted in accordance with Singapore law.

**10. Currency**

All amounts shown in this Policy are in Singapore dollars. Premiums and claims payable under this Policy shall also be in Singapore dollars.

**11. Rights of Third Parties**

A person or any entity who is not a party to this Policy shall have no right under the Contracts (Rights of Third Parties) Act (Chapter 53B) to enforce any of its terms.

**12. Sanction Clause**

Under no circumstances shall this insurance contract be deemed to provide cover and no liability be incurred to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose Us to any sanction, prohibition, or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom, United States of America or Singapore.

**13. Illegality Clause**

Under no circumstances shall this insurance policy be deemed to provide cover and no liability be incurred to pay or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would cause Us to be in breach of, or expose us to any prohibition, or restriction under the laws or regulations of Singapore